Elements Analysis Checklist

Your Objective: Determine if the client is financially healthy and on track to achieve their financial goals.

Analysis Review Checklist

Financial Independence Is the client prepared to make work optional?	Tt	Does the client have enough wealth to make work optional?
	Tt	Is the client growing net worth at an appropriate rate?
Cash Flow Is the client using their income wisely?	Sr	Is the client saving enough to achieve their financial goals?
	Dr	Is the client servicing too much or too little debt?
	Br	Is the client spending an appropriate amount?
	Tr	Is the client's tax liability appropriate for their circumstances?
Asset Mix Does the client have the right mix of assets?	Lt	Does the client have enough liquidity to meet their needs?
	Qt	Is the client maximizing benefits from available retirement accounts?
	Rt	Does the client have too much or too little net worth concentrated in real estate?
	Bt	Does the client have too much or too little net worth concentrated in business?
Risk Is the client taking the right amount of risk?	Er	Is the client taking too much or too little investment risk?
	Ir	Does the client have enough insurance coverage for their needs?